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Form clsnodsc - ntcclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102

Case No.: 19-20011-VFP

Chapter: 13

Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Duane B Thomas 181 Heywood Avenue Orange, NJ 07050

Social Security No.: xxx-xx-8368

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after August 23, 2024 for the reason(s) indicated below.

Debtor has not filed a Certification About a Financial Management Course (Official Form 423)
proving compliance with the instructional course requirement for discharge.

- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 24, 2024

JAN: mlc

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

In re: Case No. 19-20011-VFP

Duane B Thomas Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Jul 24, 2024 Form ID: clsnodsc Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2024:

Recipi ID Recipient Name and Address

db + Duane B Thomas, 181 Heywood Avenue, Orange, NJ 07050-3017

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg	Email Text. usanj.njoanki @ usuoj.gov	Jul 24 2024 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 24 2024 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark
			Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2024 at the address(es) listed below:

Name Email Address

Avram D White

on behalf of Debtor Duane B Thomas clistbk3@gmail.com

adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

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District/off: 0312-2 User: admin Page 2 of 2
Date Rcvd: Jul 24, 2024 Form ID: clsnodsc Total Noticed: 3

Elizabeth K. Holdren

on behalf of Creditor Ham Fund III LP through servicer BSI Financial Services eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com

Harold N. Kaplan

on behalf of Creditor Metropolitan Life Insurance Company hkaplan@rasnj.com kimwilson@raslg.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,

mortoncraigecf@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Metropolitan Life Insurance Company mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

Steven D. Pertuz

on behalf of Creditor Sydney Lawrence pertuzlaw@verizon.net

g16461@notify.cincompass.com;pertuz.stevenb130381@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9